IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit : 3692 Customer No. 035811

Examiner : Harish T. Dass Serial No. : 09/970,600

970,600 Docket No.: 1480-R-00

Filed : October 4, 2001

Inventors : William H. Wisecarver III

: Mary F. Nugent

Title : SYSTEM AND METHOD FOR

: ON-LINE PAYMENT TRANSACTIONS

Dated: July 2, 2009

Confirmation No.: 1951

RESPONSE

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated March 5, 2009, the Applicants amend the Application as follows: